

<i>SERFF Tracking Number:</i>	<i>MUTM-125632618</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38884</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertisement - AFN40776</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertisement/AFN40776</i>		

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement      SERFF Tr Num: MUTM-125632618 State: ArkansasLH

Advertisement - AFN40776

TOI: MS05I Individual Medicare Supplement -      SERFF Status: Closed      State Tr Num: 38884

Standard Plans

Sub-TOI: MS05I.001 Plan A

Co Tr Num: EMY SANDBERG

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Emy Sandberg

Disposition Date: 06/12/2008

Date Submitted: 05/02/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertisement

Project Number: AFN40776

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/12/2008

State Status Changed: 06/12/2008

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Newspaper Ad: AFN40776

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number:	MUTM-125632618	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	38884
Company Tracking Number:	EMY SANDBERG		
TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.001 Plan A
Product Name:	Medicare Supplement Advertisment - AFN40776		
Project Name/Number:	Medicare Supplement Advertisment/AFN40776		

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

This is a newspaper ad that will be used to advertise a sample monthly premium. The advertisement contains a grid with variable fields (see the Memorandum of Variability) that applies to the rating structure for your state. The agent/independent producer would choose which sample rate they would like to advertise by selecting a plan and any other corresponding variable information. The agent/producer would contact our home office to request the ad be set up. The home office will be responsible for inputting the correct variable information including the current premium. Then it is sent back to the agent/producer to be printed in the newspaper.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Mike Trebold  
Product and Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2654  
Fax: 402-351-5298  
E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

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## Company and Contact

### Filing Contact Information

Mike Trebold, Product & Advertising      mike.trebold@mutualofomaha.com

Created by SERFF on 06/12/2008 04:36 PM

## Filing Fees

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	05/02/2008	20066088

SERFF Tracking Number:	MUTM-125632618	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	38884
Company Tracking Number:	EMY SANDBERG		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement Advertisement - AFN40776		
Project Name/Number:	Medicare Supplement Advertisement/AFN40776		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/12/2008	06/12/2008
Filed	Stephanie Fowler	05/15/2008	05/15/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/19/2008	05/19/2008	Karen Howland	06/10/2008	06/10/2008

<i>SERFF Tracking Number:</i>	<i>MUTM-125632618</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38884</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertisement - AFN40776</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertisement/AFN40776</i>		

## **Disposition**

Disposition Date: 06/12/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125632618 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38884

Company Tracking Number: EMY SANDBERG

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Medicare Supplement Advertisement - AFN40776

Project Name/Number: Medicare Supplement Advertisement/AFN40776

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Memorandum of Variability	Filed	No
Supporting Document	Memorandum of Variability		No
Supporting Document	Sample of Ad	Filed	No
Form	Medicare Supplement Newspaper Advertisement	Filed	No

<i>SERFF Tracking Number:</i>	<i>MUTM-125632618</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38884</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertisement - AFN40776</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertisement/AFN40776</i>		

## **Disposition**

Disposition Date: 05/15/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.



SERFF Tracking Number: MUTM-125632618 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38884

Company Tracking Number: EMY SANDBERG

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Medicare Supplement Advertisement - AFN40776

Project Name/Number: Medicare Supplement Advertisement/AFN40776

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Memorandum of Variability	Filed	No
Supporting Document	Memorandum of Variability		No
Supporting Document	Sample of Ad	Filed	No
Form	Medicare Supplement Newspaper Advertisement	Filed	No

SERFF Tracking Number: MUTM-125632618 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38884  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertisement - AFN40776  
Project Name/Number: Medicare Supplement Advertisement/AFN40776

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/19/2008  
Submitted Date 05/19/2008  
Respond By Date 06/19/2008  
Dear Mike Trebold,

This will acknowledge receipt of the captioned filing.

I have re-opened this filing due to further understanding of the Arkansas Medicare laws. AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please remove the "Age" column, as it would not be appropriate.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/10/2008  
Submitted Date 06/10/2008

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: Your Tracking Number: 38884  
NAIC #261-69868  
FEIN #47-0322111  
United of Omaha Life Insurance Company  
Medicare Supplement Advertising  
Newspaper Ad: AFN40776

SERFF Tracking Number: MUTM-125632618 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38884  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertisement - AFN40776  
Project Name/Number: Medicare Supplement Advertisement/AFN40776

This letter is in response to your Objection Letter dated May 19, 2008.

In your Objection Letter you stated "I have re-opened this filing due to further understanding of the Arkansas Medicare laws. AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please remove the "Age" column, as it would not be appropriate." -- Arkansas was inadvertently left off of the Memorandum of Variability (I've attached a revised version). Because the Home Office is responsible for customizing each advertisement prior to its use, the state specific layout and disclosures would be correct. I have attached a sample of what the advertisement would look like when used in Arkansas.

Your further review and approval of this submission will be most appreciated.

Thank you.

#### **Changed Items:**

##### **Supporting Document Schedule Item Changes**

Satisfied -Name: Memorandum of Variability

Comment: Arkansas was inadvertently left off of the Memorandum of Variability (I've attached a revised version). Also, I have attached an annotated version of the Memorandum of Variability showing where the revision was made.

Satisfied -Name: Sample of Ad

Comment: Attached is a sample of what the advertisement would look like when used in Arkansas.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Emy Sandberg

SERFF Tracking Number: MUTM-125632618 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38884

Company Tracking Number: EMY SANDBERG

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Medicare Supplement Advertisement - AFN40776

Project Name/Number: Medicare Supplement Advertisement/AFN40776

## Form Schedule

Lead Form Number: AFN40776

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AFN40776	Advertising	Medicare Supplement Newspaper Advertisement	Initial			AFN40776.pdf

# Happy with YOUR Medicare supplement rate?

*You could be with a Medicare supplement insurance plan from United of Omaha Life Insurance Company, a Mutual of Omaha affiliate.*

*Compare and save! Our superior service and affordable premiums equal a great value for you.*

## Medicare Supplement Monthly Premium\*

[State, ZIP  
Codes or  
ZIP Codes  
Beginning  
With]

Age

Plan [Name]

Plan [Name]

[Age]

[\$[Rate]

[\$[Rate]

[Age]

[\$[Rate]

[\$[Rate]

\*[Appropriate State Rate Disclosure]

***For a competitive rate quote, contact:***

[name]

[city]

[phone number]

[e-mail address]

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5.

These insurance policies have exclusions, limitations and reductions. United of Omaha Life Insurance Company is licensed nationwide except in NY. An outline of coverage is available upon request. For costs and complete coverage details, contact a United of Omaha insurance agent.

**This is a solicitation of insurance and an insurance agent will contact you by telephone.**

AFN40776



Mutual of Omaha

**We've got you covered.  
GO PLAY!**

<i>SERFF Tracking Number:</i>	<i>MUTM-125632618</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38884</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertisment - AFN40776</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertisment/AFN40776</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125632618 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38884  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertisement - AFN40776  
Project Name/Number: Medicare Supplement Advertisement/AFN40776

## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Memorandum of Variability **Filed** 06/12/2008

**Comments:**

Arkansas was inadvertently left off of the Memorandum of Variability (I've attached a revised version). Also, I have attached an annotated version of the Memorandum of Variability showing where the revision was made.

**Attachments:**

AFN40776 (MoV) (Clean) - AR.pdf  
AFN40776 (MoV) (AR Inquiry).pdf

**Review Status:**  
**Satisfied -Name:** Sample of Ad **Filed** 06/12/2008

**Comments:**

Attached is a sample of what the advertisement would look like when used in Arkansas.

**Attachment:**

AFN40776 (table for AR).pdf

# VARIABLE MATERIAL FOR ADVERTISING FORM

## AFN40776

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

### Section

#### **Rate Chart**

### Explanation

Header Row:

1. Input plans approved in the state or Zip code chosen.

Bottom Rows:

1. Column 1 - Input ZIP code(s), state or area where ad approved.
2. Column 2 - Choose an age 65 or older
3. Columns 3 - Input corresponding rate for the age, plan and state/or Zip code(s)

#### **State Rate Disclosure**

**AR** – Sample Base Rates; Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

**IL, MI, NV, OH, TN** - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

**WV** - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); rates are subject to change. Lower rates may apply, if eligible.

**SC** - Sample Base Rates: Female rates (male rates may be higher); Preferred rates (standard rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.



## VARIABLE MATERIAL FOR ADVERTISING FORM AFN40776

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### Section

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**SC - Sample Base Rates:** Female rates (male rates may be higher); Preferred rates (standard rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

# Happy with YOUR Medicare supplement rate?

*You could be with a Medicare supplement insurance plan from United of Omaha Life Insurance Company, a Mutual of Omaha affiliate.*

*Compare and save! Our superior service and affordable premiums equal a great value for you.*

## Medicare Supplement Monthly Premium\*

Age		

***For a competitive rate quote, contact:***

**[name]**

**[city]**

**[phone number]**

**[e-mail address]**

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program. Policy forms UM1, UM2, UM3, UM4, UM5.

These insurance policies have exclusions, limitations and reductions. United of Omaha Life Insurance Company is licensed nationwide except in NY. An outline of coverage is available upon request. For costs and complete coverage details, contact a United of Omaha insurance agent.

**This is a solicitation of insurance and an insurance agent will contact you by telephone.**

AFN40776



**Mutual of Omaha**

**We've got you covered.  
GO PLAY!**

<i>SERFF Tracking Number:</i>	<i>MUTM-125632618</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38884</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertisement - AFN40776</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertisement/AFN40776</i>		

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Supporting Document	Memorandum of Variability	05/02/2008	AFN40776 (MoV).pdf

# VARIABLE MATERIAL FOR ADVERTISING FORM

## AFN40776

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### Section

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